

In re:
Michael Edward Folajtar
Anabela Miranda Folajtar
Debtors

Case No. 20-14317-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 14, 2023

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Edward Folajtar, Anabela Miranda Folajtar, 3975 Dale Circle, Northampton, PA 18067-9508
14815153	+ PENNYMAC LOAN SERVICES, LLC, c/o Mark A. Cronin, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia PA 19106-1541
14556865	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court;, People First Federal Credit Union, 2141 Downyflake Lane, Allentown, PA 18103
14559129	+ PennyMac Loan Services, LLC, c/o Ann E. Swartz, Esq, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14556864	Pennymac Loan, PO Box 5124387, Los Angeles, CA 90051

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 15 2023 00:28:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 15 2023 00:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14556858	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 15 2023 00:28:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14573787	Email/PDF: resurgentbknofications@resurgent.com	Nov 15 2023 00:44:31	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14556859	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2023 00:44:37	CITI, PO Box 6241, Sioux Falls, SD 57117-6241
14562125	+ Email/Text: mrdiscen@discover.com	Nov 15 2023 00:28:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
14556860	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2023 00:56:42	JPMCB Card, PO Box 15369, Wilmington, DE 19850
14562720	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 15 2023 00:28:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14556861	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 15 2023 00:28:00	Kohls/Capital One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
14556862	+ Email/Text: Documentfiling@lciinc.com	Nov 15 2023 00:28:00	Lending Club Corp., 71 Stevenson St., Ste. 300, San Francisco, CA 94105-2985
14574896	+ Email/Text: Documentfiling@lciinc.com	Nov 15 2023 00:28:00	LendingClub Corporation, 595 Market Street Suite 200, San Francisco, CA 94105-2802
14556863	+ Email/Text: unger@members1st.org	Nov 15 2023 00:28:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899

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14815014	^	MEBN	Nov 15 2023 00:23:09	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14572658		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 15 2023 00:45:01	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14574965	+	Email/PDF: ebnotices@pnmac.com	Nov 15 2023 00:44:56	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14556866	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:56:42	SYNCB/Paypal, PO Box 965005, Orlando, FL 32896-5005
14556867		Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:44:45	Synch/PPC, PO Box 965005, Orlando, FL 32896-5000
14573730	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2023 00:44:53	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14692238	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor PennyMac Loan Services LLC nj-ecfmail@mwc-law.com, bkectf@milsteadlaw.com
JASON M. RAPA	on behalf of Debtor Michael Edward Folajtar jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com
JASON M. RAPA	on behalf of Joint Debtor Anabela Miranda Folajtar jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com
MARISA MYERS COHEN	on behalf of Creditor PennyMac Loan Services LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
MARK A. CRONIN	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com

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MICHAEL PATRICK FARRINGTON

on behalf of Creditor PennyMac Loan Services LLC mfarrington@kmlawgroup.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Michael Edward Folajtar and Anabela
Miranda Folajtar

Debtor(s)

Case No: 20-14317-pmm

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 11/14/23